In the Claims:

Please amend the claims as follows:

1. – 42. (Cancelled)

43. (Currently Amended) A method of validating a goods/service voucher utilising a communications network comprising:

utilising a computing system to ~~generating~~ generate random alphanumeric token information associated with the goods/service voucher, the token information being communicable via both computer and non-computer means to an end user, and storing the token information and voucher information in a database accessible by an electronic device, wherein each goods/service voucher has associated stored voucher information and stored token information stored in the database;

utilising the electronic device to ~~receiving~~ receive voucher information and token information corresponding to the goods/service voucher;

comparing the received voucher information and the received token information with the database;

determining whether the received voucher information and the received token information matches the stored voucher information and the stored token information; and

generating an output to a user indicating that the voucher is valid if the received voucher information and the received token information match the stored voucher information and the stored token information;

wherein the voucher information and token information may be received by the database via any one of the plurality of electronic pathways, including via computer and non-computer means.

44. (Canceled)

45. (Currently amended) A method in accordance with claim [[44]] 43, wherein the goods/services voucher is issued to the designated beneficiary by electronic mail.

46. (Previously presented) A method in accordance with claim 43, comprising receiving a customer order for issuing of goods/services voucher to a designated beneficiary, before issuance of the goods/services voucher, and issuing the goods/services voucher for the designated beneficiary.

47. (Previously presented) A method in accordance with claim 46, wherein the customer order is received via a system web site.

48. (Previously presented) A method in accordance with claim 46 wherein the customer order is received via a subscribing goods/services provider web site.

49. (Previously presented) A method in accordance with claim 46 wherein the customer order is received via a portal web site servicing the plurality of subscribing goods/service providers.

50. (Previously presented) A method in accordance with claim 46 wherein the customer order is received from a physical retailer location where the customer is in attendance.

51. (Previously presented) A method in accordance with claim 50, wherein the customer order is received over a computer network.

52. (Previously presented) A method in accordance with claim 46, wherein the customer is a provider of a promotion and wishes goods/services items to be issued to a plurality of designated beneficiaries and wherein receiving the order includes receiving order information from the customer designating details of the plurality of beneficiaries.

53. (Previously presented) A method in accordance with claim 52, wherein the order information is received over a computer network as a data file.

54. (Previously presented) A method in accordance with claim 46, comprising the further step of receiving payment information from the customer and of carrying out a check to determine the validity of the payment in formation.

55. (Previously presented) A method in accordance with claim 43, comprising receiving redemption information, the redemption information including the provided token, before redeeming the goods/services voucher.

56. (Previously presented) A method in accordance with claim 55, wherein the redemption information is received via interactive voice response.

57. (Previously presented) A method in accordance with claim 56, wherein the redemption information is received via a web interface.

58. (Previously presented) A method in accordance with claim 56, wherein the redemption information is received via an interface with an electronic funds transfer network utilized by a payment transaction system.

59. (Previously presented) A method in accordance with claim 56, wherein the redemption information is received from a goods/service provider physical location.

60. (Previously presented) A method in accordance with claim 55, wherein the redemption information is received from an on-line E Commerce system of a goods/services provider.

61. (Previously presented) A method in accordance with claim 60, wherein a beneficiary has provided the information to the E Commerce system by way of entering or forwarding the information to the goods/services providers web site in exchange for goods/services.

62. (Previously presented) A method in accordance with claim 43 wherein the goods/services voucher is redeemed for only a portion of its value.

63. (Previously presented) A method in accordance with claim 62, comprising storing a remaining value of the partially redeemed goods/services voucher in the database for later redemption.

64. (Previously presented) A method in accordance with claim 43, wherein the goods/services voucher is designated for redemption in exchange for goods/services of one of a plurality of available subscribing goods/services providers.

65. (Previously presented) A method in accordance with claim 64, wherein a voucher image is generated and associated with the goods/services voucher, the voucher image being delivered to a beneficiary with the goods/services voucher.

66. (Previously presented) A method in accordance with claim 65, wherein a different image is associated with each of the plurality of available subscribing goods/services providers.

67. (Previously presented) A method in accordance with claim 66, wherein the voucher image is produced from voucher image data stored in the system database.

68. (Previously presented) A method in accordance with claim 66, wherein the voucher image is delivered to a designated beneficiary over a computer network.

69. (Previously presented) A method in accordance with claim 68, wherein the voucher image is delivered as an e-mail attachment.

70. (Previously presented) A method in accordance with claim 43, wherein the goods/services voucher is transmitted over a computer network to a beneficiary, and wherein the goods/services voucher is redeemed by transmitting the voucher to an E Commerce web site.

71. (Previously presented) A goods/services voucher used with the method of claim 43.

72. (Previously presented) A method of issuing the voucher of claim 71, wherein the voucher is transmitted to a computing device of a beneficiary.

73. (Previously presented) A method of redeeming of a goods/services voucher in accordance with claim 72, comprising transmitting voucher information from an E Commerce web site to a redemption system.

74. (Previously presented) A system for validating a goods/service voucher comprising:

token generation means for generating random alphanumeric token information associated with the goods/service voucher, the token information being communicable via both computer and non-computer means to an end user, and storage means for storing the token information and voucher information in a database, wherein each goods/service voucher has associated stored voucher information and stored token information stored in the database;

receiving means to receive voucher information and token information corresponding to the goods/service voucher;

comparing means to compare the received voucher information and the received token information with the database;

determining means to determine whether the received voucher information and the received token information matches the stored voucher information and the stored token information; and

generating means to generate an output to a user indicating that the voucher is valid if the received voucher information and the received token information match the stored voucher information and the stored token information;

wherein the voucher information and token information may be received by the receiving means via any one of a plurality of pathways, including via computer and non-computer means.

75. (Currently Amended) A system for validating a stored value comprising:

token generation means for generating random alphanumeric token information associate with the ~~stored~~ value transfer instrument, the token information being communicable via both computer and non-computer means to an end user, and the storage means for storing the token information and voucher information in a database, wherein each stored value instrument has associate stored voucher information and stored token information stored in the database;

receiving means to receive voucher information and token information corresponding to the stored value instrument;

comparing means to compare the receiving voucher information and the received token information with the database;

determining means to determine whether the received voucher information and the received token information matches the stored voucher information and the stored token information; and

generating means to generate an output to a user indicating that the stored value instrument is valid if the received voucher information and the received token information match the stored voucher information and the stored token information;

wherein the voucher information and token information may be received by the receiving means via any one plurality of pathways, including via computer and non-computer means.

76. (Previously presented) A system in accordance with claim 74, including means for transmitting the value transfer instrument to a beneficiary over a computer network.

77. (Previously presented) A system in accordance with claim 74, the system including a link to a bank computing system, wherein the bank system is arranged to advise the system via the link when to issue the value transfer instrument.

78. (Previously presented) A system in accordance with claim 74, further including a link to a redeeming bank system, wherein upon redemption the redeeming bank is arranged to provide the claim code to the system via the link.